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The attached report represents a consolidation of Reports of Condition filed by state-chartered banks with the Missouri Division of finance as of December 31, 2000 and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state chartered and national banks.

During 2000, the number of state-chartered banks and trust companies declined by one from 327 to 326. Four banks merged into other Missouri state-chartered banks and one non-deposit trust company merged into an out-of-state institution. One state-chartered bank converted to a national charter and one federal savings bank converted to a state-chartered bank. Three new banks and one new non-deposit trust company were chartered.

Assets in state-chartered banks totaled \$38.9 billion on December 31, 2000, an increase of 12.0 percent from one year earlier. Deposits were \$32.3 billion, up 11.8 percent.

Total loans were \$27.0 billion on December 31, 2000, up 14.2 percent.

The equity capital to asset ratio increased to 9.19 percent. Primary capital, which includes the allowance for loan losses increased to 10.03 percent in relation to total assets.

Net income in state banks was up 8.1 percent from 1999. Return on assets among state-chartered banks was 1.10 percent, compared to 1.15 percent in 1999.

D. Eric McClure
Acting Commissioner

**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF DECEMBER 31, 2000**

THOUSANDS OF DOLLARS	314 BANKS 12/31/00	315 BANKS 12/31/99	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$26,997,500	\$23,640,200	\$3,357,300	14.2%
Allowance for Loan Losses	366,900	327,600	39,300	12.0%
Total Assets	38,897,100	34,729,900	4,167,200	12.0%
LIABILITIES				
Total Deposits	32,258,100	28,849,300	3,408,800	11.8%
Total Equity Capital	3,572,800	3,164,700	408,100	12.9%

OPERATING RATIOS	12/31/00	12/31/99	CHANGE
Equity Capital/Assets	9.19%	9.11%	0.07%
Capital and Allowance for Loan Losses/Assets	10.03%	9.96%	0.07%
Total Loans/Assets	69.41%	68.07%	1.34%
Allowance for Loan Losses/Loans	1.36%	1.39%	-0.03%
Return on Assets	1.10%	1.15%	-0.05%

NOTES:

1999 and 2000 do not include twelve nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF DECEMBER 31, 2000**

MILLIONS OF DOLLARS	12/31/00			12/31/99	PERCENT CHANGE
	314 STATE BANKS	48 NATIONAL BANKS	362 ALL BANKS	365 ALL BANKS	
ASSETS					
Cash and Due from Banks	1,517	1,943	3,460	4,094	-15.5%
Investment Securities	8,062	6,393	14,455	20,006	-27.7%
Total Loans and Leases	26,998	15,415	42,413	51,712	-18.0%
Less: Reserves	367	231	598	717	-16.6%
Federal Funds Sold	1,008	740	1,748	1,772	-1.4%
Fixed Assets	749	578	1,327	1,397	-5.0%
Other Real Estate	54	22	76	69	10.1%
Intangible Assets	190	112	302	342	-11.7%
Other assets	686	642	1,328	1,702	-22.0%
TOTAL ASSETS	\$38,897	\$25,614	\$64,511	\$80,377	-19.7%
LIABILITIES					
Total Deposits	32,258	20,121	52,379	61,749	-15.2%
Deposits over 100M	4,164	1,311	5,475	5,743	-4.7%
Brokered Deposits	465	26	491	396	24.0%
Federal Funds Purchased	1,243	1,774	3,017	6,508	-53.6%
Other liabilities	1,823	1,644	3,467	5,350	-35.2%
Total Equity Capital	3,573	2,075	5,648	6,770	-16.6%
TOTAL LIABILITIES		\$25,614	\$64,511	\$80,377	-19.7%
EARNINGS					
Interest Income	2,853	1,743	4,596	5,477	-16.1%
Interest Expense	1,442	813	2,255	2,621	-14.0%
Net Interest Income	1,411	930	2,341	2,856	-18.0%
Provision for Loan Losses	88	48	136	147	-7.5%
Net Income	426	314	740	968	-23.6%
Cash Dividends	248	297	545	731	-25.4%
Net Loan Losses	52	37	89	113	-21.2%

Note: The decline in total Missouri bank assets is attributable to the merger of Firststar Bank of Missouri, N. A., St. Louis into Firststar Bank, N.A., Cincinnati, OH. On December 31, 1999, Firststar Bank of Missouri (formerly Mercantile Bank, N.A.) had assets of \$20.0 billion.